

ASK JIM DONELON

YOUR COMMISSIONER OF INSURANCE

About having displaced guests in your home

Q: Many family members will be staying at our home because of the hurricanes. Do I need to make changes in my homeowners policy to be sure they are covered as members of the household?

A: You should let the insurance representative and company who handles your homeowners policy know of the change in your household as soon as you can.

Your family will be covered under the liability provisions of your homeowners policy.

If, for example, someone visiting your home makes a claim against your homeowners policy for something for which a family member is allegedly responsible, it would be covered. However, as a member of your household, your family member cannot claim liability damages under your homeowners policy.

Personal belongings could present a special problem, depending on their dollar value. If, for instance, your guests have jewelry or other valuables with them, you will want to consider additional insurance. A rider, similar to the one you might have on your own valuables, might be your best solution in that case. Your insurance representative can help you decide on your best option, depending on the specific situation.

A word about minors: Your basic homeowners coverage would extend to minors living in your home, with some possible exceptions. If the minor is a foster child or an evacuee, discuss with your insurance company what special rules may apply. Be prepared when you contact your representative by having with you any written contracts concerning the arrangement that may affect your homeowners liability.

Adult relatives and their possessions would be considered a part of your household, as minor relatives are. However, the personal possessions of adult nonrelatives might be covered under your homeowners policy, although they personally would not be covered by the liability provision.



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